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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT

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Applicant: Robert A. Reader et al.

For: ONLINE REINSURANCE RENEWAL METHOD

* * * * *

Commissioner of Patents
Washington, D. C. 20231

Sir:

Applicants are aware of the following references listed on
the attached PTO-1449, copies of which are enclosed:

U. S. Patents

<u>Pat. No.</u>	(Kind Code <u>If Known</u>)	<u>Inventor</u>	<u>Issue Date</u>
4,831,526		C.M. Luchs et al.	May 16, 1989
4,837,693		B.R. Schotz	Jun. 06, 1989
5,191,522		J.J. Bosco et al.	Mar. 02, 1993
5,446,653		K.J. Miller et al.	Aug. 29, 1995
5,479,344		H.L. Keziah, Jr.	Dec. 26, 1995
5,523,942		C. Tyler et al.	Jun. 04, 1996
5,752,236		F.M. Sexton et al.	May 12, 1998
5,855,005		M.S. Schuler et al.	Dec. 29, 1998
5,873,066		R. Underwood et al.	Feb. 16, 1999
5,970,479		I.K. Shepherd	Oct. 19, 1999
6,049,772		R.C. Payne et al.	Apr. 11, 2000
6,049,773		D. McCormack et al.	Apr. 11, 2000

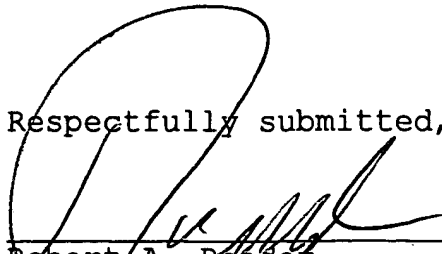
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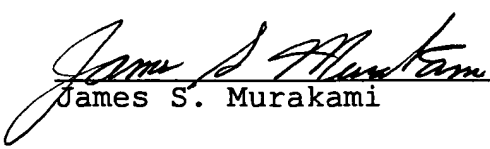
The above-listed references are, in the belief and opinion of the undersigned, the closest art, that is required to be disclosed under the duty of disclosure, of which the applicants are aware as of the date of execution of the Declaration in the above-captioned application.

3/21/01
Date

3/21/01
Date

Respectfully submitted,


Robert A. Reader


James S. Murakami

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE
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ATTY. DOCKET NO. 00,314

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STATEMENT BY APPLICANT

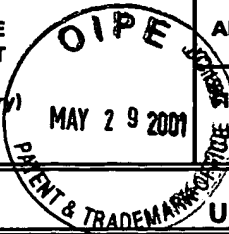
(Use several sheets if necessary)

(37 CFR 1.98(b))

APPLICANT Robert A. Reader and James S. Murakami

FILING DATE

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U.S. PATENT DOCUMENTS

EXAMINE R INITIAL	DOCUMENT NUMBER	KIND CODE (IF KNOWN)	DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,831,526		05-16-89	C.M. Luchs et al.			
	4,837,693		06-06-89	B.R. Schotz			
	5,191,522		03-02-93	J.J. Bosco et al.			
	5,446,653		08-29-95	K.J. Miller et al.			
	5,479,344		12-25-95	H.L. Keziah, Jr.			
	5,523,942		06-04-96	C. Tyler et al.			
	5,752,236		05-12-98	F.M. Sexton et al.			
	5,855,005		12-29-98	M.S. Schuler et al.			
	5,873,066		02-16-99	R. Underwood et al.			
	5,970,479		10-19-99	I.K. Shepherd			
	6,049,772		04-11-00	R.C. Payne et al.			
	6,049,773		04-11-00	D. McCormack et al.			

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO

OTHER DOCUMENTS (including Author, Title, Date, Relevant Pages, Place of Publication)

Examiner

Date Considered

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.